



PO Box 5009
Southfield MI 48086-5009
ADDRESS SERVICE REQUESTED



January 28, 2015

[REDACTED] 7219-59 [REDACTED] 2093
[REDACTED]
Ray A Spruill
85 Franklin St
Patchogue NY 11772-2713

✓

Account: [REDACTED] 7219

Dear Ray A Spruill:

As you know, the above referenced account is seriously delinquent.

The purpose of this letter is to advise you that Credit Acceptance is willing to settle this account with you by taking **60% or more** off of your current balance.

In fact, you may be able to save at least \$323.45 off of your current balance allowing you to settle your debt for as little as \$215.64.

If you are expecting a tax refund, this could be the perfect opportunity for you to permanently eliminate this debt!!!

To find out how you can take advantage of this offer, call Credit Acceptance at the following toll-free number: 1-844-262-2754.

Sincerely,

Credit Acceptance

BONCRAC0159
59-CL-STTL-AA-FC